

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | |
|---------------------------|---|--|
| In re: | : | |
| | : | Case No.: 18-14001 |
| Christina Santiago | : | Chapter 13 |
| | : | Judge Jean K. FitzSimon |
| Debtor(s) | : | ***** |
| | : | |
| MidFirst Bank | : | Date and Time of Hearing |
| | : | Place of Hearing |
| vs | : | February 12, 2020 at 9:30 a.m. |
| | : | |
| Christina Santiago | : | U.S. Bankruptcy Court |
| | : | 900 Market Street, Courtroom #3 |
| Scott F. Waterman | : | Philadelphia, PA, 19107 |
| Respondents. | : | |

NOTICE OF MOTION, RESPONSE DEADLINE, AND HEARING DATE

MidFirst Bank has filed a Motion for Relief from Automatic Stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney you may wish to consult an attorney.)

1. If you do not want the Court to grant the relief sought in the motion or if you want the Court to consider your views on the motion, then on or before February 7, 2020, you or your attorney must do **ALL** of the following:

- A. File an answer explaining your position at:

Clerk, U.S. Bankruptcy Court
U.S. Bankruptcy Court
900 Market Street
Philadelphia, PA, 19107

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above, and

- B. Mail a copy to the Creditor's attorney and the below listed:

Frederic J. Baker
Office of the U.S. Trustee, Region 3
833 Chestnut St., Suite 500
Philadelphia PA 19107

Scott F. Waterman
Chapter 13 Trustee
2901 St. Lawrence Ave., Suite 100
Reading, PA 19606
scottfwaterman@gmail.com

Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above, and attend the hearing, the Court may enter an Order granting the relief requested in the Motion.
3. A hearing on the Motion is scheduled to be held before the Honorable Jean K. FitzSimon on February 12, 2020 at 9:30 a.m. in U.S. Bankruptcy Court, 900 Market Street, Courtroom #3, Philadelphia, PA, 19107.
4. If a copy of the Motion is not enclosed, a copy of the Motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).
5. You may contact the Bankruptcy Clerk's office to find out whether the hearing has been canceled because no one filed an answer.

DATE: January 23, 2020

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Notice of Motion, Response Deadline, and Hearing Date regarding Motion for Relief from Automatic Stay was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Scott F. Waterman, Chapter 13 Trustee, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606

Brad J. Sadek, Attorney for Christina Santiago, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107, brad@sadeklaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on January 23, 2020:

Christina Santiago, 648 Osborne Avenue, Morrisville, PA 19067

DATE: January 23, 2020

/s/ Karina Velter

Karina Velter, Esquire (94781)

Adam B. Hall (323867)
Sarah E. Barngrover (323972)
Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-627-8181
Attorneys for Creditor
The case attorney for this file is Karina
Velter.
Contact email is kvelter@manleydeas.com